

Information to identify the case:

Debtor 1	<u>Pamala L. Diggs</u>	Social Security number or ITIN	xxx-xx-6908
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-21398-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamala L. Diggs
aka Pamela Diggs

10/1/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Pamala L. Diggs
DebtorCase No. 14-21398-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 29

Date Rcvd: Oct 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2019.

db +Pamala L. Diggs, 4522 Camden Avenue, Pennsauken, NJ 08110-2034
ptcrd +Pennsauken Township Tax Collector, 5605 N. Crescent Boulevard, Pennsauken, NJ 08110-1899
514830034 +++Arrow Financial Services, 7301 North Lincoln Avenue, Lincolnwood, IL 60712-1709
514830037 +CCMUA, P.O. Box 1105, Bellmawr, NJ 08099-5105
515142595 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
514830035 +Camden County Special Civil, 101 S. 5th Street, Suite 670, Camden, NJ 08103-4001
516487945 +Camden County Special Civil Part, 101 S. 5th Street, Camden, NJ 08103-4099
514830040 +JNH Funding, 90 Dayton Ave., Bldg. 6C, Passaic, NJ 07055-7041
514887997 +JNH Funding Corp., 90 Dayton Ave. Bldg. #6C, Passaic, NJ 07055-7041
516487944 Kennedy Health System, c/o Thomas & Cook, 57 Cooper Street Ste 2, Woodbury, NJ 08096-4650
514830042 +PSE & G, P.O. Box 14444, New Brunswick, NJ 08906-4444
514830043 Retail Recovery Service, P.O. Box 5220, Carol Stream, IL 60197-5220
514935478 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
514830044 Select Portfolio Servicing, P.O. Box 7041, Pasadena, CA 91109-7041
514830046 +Township of Pennsauken, 5605 No. Crescent Boulevard, Pennsauken, NJ 08110-1834

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 02 2019 00:22:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 02 2019 00:22:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514830033 EDI: HNDA.COM Oct 02 2019 03:23:00 American Honda Finance, National Recovery Center, P. O. Box 166469, Irving, TX 75016
514856817 EDI: HNDA.COM Oct 02 2019 03:23:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6444
514928705 EDI: AIS.COM Oct 02 2019 03:23:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
514830036 EDI: CAPITALONE.COM Oct 02 2019 03:23:00 Capital One Bank, P.O. Box 70884, Charlotte, NC 28272-0884
514830038 EDI: RCSFNBMARIN.COM Oct 02 2019 03:23:00 Credit One Bank, P. O. Box 98873, Las Vegas, NV 89193-8873
514830038 E-mail/PDF: creditonebknotifications@resurgent.com Oct 02 2019 00:26:31 Credit One Bank, P. O. Box 98873, Las Vegas, NV 89193-8873
514830039 EDI: IRS.COM Oct 02 2019 03:23:00 IRS, P O Box 7346, Philadelphia, PA 19101-7346
515068370 EDI: RESURGENT.COM Oct 02 2019 03:23:00 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515068370 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 02 2019 00:27:28 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515065120 EDI: PRA.COM Oct 02 2019 03:23:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
515069476 EDI: PRA.COM Oct 02 2019 03:23:00 Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
514915070 EDI: PRA.COM Oct 02 2019 03:23:00 Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
514830041 +E-mail/Text: updates@brennanclark.com Oct 02 2019 00:22:44 Paychex, Inc., C/O Brennan & Clark LTD, 721 E Madison, Suite 200, Villa Park, IL 60181-3082
514830047 +EDI: VERIZONCOMB.COM Oct 02 2019 03:23:00 Verizon, P O Box 4830, Trenton, NJ 08650-4830
TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515160609 CCMUA
516484283 Kennedy Health Systems
515084600* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541)
514830045* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation Bk Dept, P.O. Box 245, Trenton, NJ 08646)

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 29

Date Rcvd: Oct 01, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2019 at the address(es) listed below:

Brian E Caine on behalf of Petitioning Creditor Pennsauken Township Tax Collector
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor CSMC 2018-RPL3 Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Tamika Nicole Wyche on behalf of Debtor Pamala L. Diggs dpdlawyer@comcast.net,
G30609@notify.cincompass.com

TOTAL: 6